

CAROLYN RUTH KOEHNEN,  
AS TRUSTEE OF THE CAROLYN  
R. KOEHNEN REVOCABLE TRUST  
U/A DATED APRIL 14, 1986  
111 Kapaa St.  
Hilo, Hawaii 96720  
Telephone: (808) 935-4334  
E-Mail: [fjk96720@yahoo.com](mailto:fjk96720@yahoo.com)

FILED IN THE  
UNITED STATES DISTRICT COURT  
DISTRICT OF HAWAII

JAN 26 2012

at 1 o'clock and 00 min. P.M.  
*Sue Beitia, Clerk*

Pro Se

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF HAWAII

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE	)	CIVIL NO. CV 11 00632 JMS RLP
MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1	)	<u>ANSWER TO COMPLAINT AND</u>
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NCS	)	<u>SUMMONS</u>
	)	
Plaintiff	)	
	)	
vs.	)	
	)	
LEIGAFOALI'I TAFUE WILLIAMS, fka LEIGAFOALI'I TAFUE	)	
KOEHNEN; PAPU CHRISTOPHER WILLIAMS; REAL TIME RESOLUTIONS, INC; CAROLYN RUTH KOEHNEN, AS TRUSTEE OF THE CAROLYN R. KOEHNEN REVOCABLE LIVING TRUST U/A, DATED APRIL 14, 1986; and JOHN DOES 1-5,	)	
	)	
Defendants	)	
	)	

ANSWER

Defendant CAROLYN RUTH KOEHNEN, AS TRUSTEE OF THE CAROLYN  
R. KOEHNEN REVOCABLE LIVING TRUST U/A DATED APRIL 14, 1986, for

herself, does hereby answer subject Complaint as follows:

I hereby disclaim and default any interest in my Claim as holder of that certain Third Mortgage dated August 25, 2006, and recorded in the Bureau of Conveyances of the State of Hawaii as Document No. 2006-159848 on August 31, 2006. Said disclaimer and default is made in favor of LEIGAFOALI'I TAFUE WILLIAMS, Defendant, and I hereby release her forever from any claim I may have under the Mortgage.

DATED: Hilo, Hawaii January 25, 2012.

*Carolyn Ruth Koehnen*  
CAROLYN RUTH KOEHNEN, Trustee of the  
Carolyn R. Koehnen Revocable Living Trust  
U/A dated April 14, 1986